



Important Information about a Blue Cross Blue Shield of Delaware Provider Network Change

January 2011

Dear Valued Member:

Blue Cross Blue Shield of Delaware (BCBSD) is committed to providing you with relevant information about your benefits. Effective February 1, 2011, BCBSD will be implementing a provider network change for outpatient laboratory services. This change will enable BCBSD to continue to offer access to quality care and more effectively manage the costs for laboratory services on behalf of our members.

On February 1, Laboratory Corporation of America (LabCorp), including DIANON Systems, a LabCorp subsidiary, will become the exclusive non-hospital commercial laboratory provider for BCBSD members. Also on February 1, AmeriPath, CBLPath and Quest Diagnostics laboratories will no longer be in BCBSD's provider network.

Please note that this change does not impact hospitals or physicians who are in-network providers for laboratory services. BCBSD members who have laboratory services performed within the hospital setting or in a physician's office will still be able to utilize these facilities as in-network providers.

Prior to receiving services, please visit **bcbsd.com** and click on *Find a Doctor, Lab, Hospital* to search for a provider near you. We also recommend that you speak with your doctor(s) regarding any laboratory services ordered, or specimens sent out, to ensure an in-network provider is used.

Also, please note the following:

- **If you use LabCorp:** Claims will process at the in-network level.
- **If you use a hospital or physician who is an in-network provider for laboratory services:** Claims will process at the in-network level.
- **If you use AmeriPath, CBLPath or Quest Diagnostics, please note:**
 - ***If you have out-of-network benefits (i.e., you are in a Preferred Provider Organization [PPO] or Point-of-Service [POS] plan):*** Claims for these providers (who will be considered out-of-network effective February 1, 2011) will be processed at the out-of-network level. In these cases, you may be responsible for paying the difference between the billed amount and the amount paid by BCBSD.
 - ***If you do not have out-of-network benefits (i.e., you are in an Exclusive Provider Organization [EPO] or Independent Practice Association [IPA] plan):*** Claims for these out-of-network providers will be denied and you will be responsible for the entire cost. Please speak with your doctor(s) regarding any laboratory services ordered or needed to ensure an in-network provider is used.
- **If you live, and receive services, outside of BCBSD's service area (i.e., you are in a health benefits plan that allows access to the Blue Cross and Blue Shield Association's nationwide BlueCard® network, such as a PPO plan):** This network change does not apply to you because you utilize your local Blue Plan's provider network.

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- Because each Blue Plan has a different laboratory network, your claims will process through the local, or “Host,” Blue Plan. That means the Host Plan’s laboratory services network, not BCBSD’s, will apply. If a facility is a participating provider for laboratory services for that Host Blue Plan, then BCBSD members in that Plan’s service area may utilize that laboratory. When that occurs, the claim would be paid at the in-network level. We recommend that you check laboratory participation in the Blue Plan network closest to where you live prior to receiving services.
- **If you are a Special Medicfill[®] or Medicare Supplement member:** This network change does not apply to you because Medicare is the primary payor for your laboratory services.

If you have any questions about this network change, or want to learn more, please contact BCBSD’s Customer Service Department at the number listed on your BCBSD identification card, or visit **bcbsde.com**. More information about LabCorp is provided below.

We look forward to continuing to serve the health benefits needs of you and your family.

Sincerely,



Paul Kaplan, MD
VP and Chief Medical Officer

Information about LabCorp

LabCorp is the largest independent laboratory services supplier in Delaware, and has multiple locations throughout the state with convenient hours. LabCorp also offers a variety of benefits for members, including:

- Online Appointment Scheduling. Please note that if you schedule an appointment, you will be seen prior to patients who are waiting for lab services without an appointment.
- Ability to search for the nearest LabCorp facility/site, or one that provides a specific testing service, using the online lab locator tool
- Access to the online Health Library for information about various clinical lab tests, as well as the diagnosis and treatment of a broad range of conditions
- Ability to receive results of some tests online (e.g., Pap smears)
- Payment of bills online
- Access to walk-in capabilities at LabCorp facilities/sites

Prior to receiving services at LabCorp, you may be asked to sign a form saying you will be responsible for any associated costs that are either your liability (i.e., copay, deductible, coinsurance) or are not covered by your health benefits plan. This procedure is similar to what other providers request of their patients, either annually or when they are new to the practice. We recommend that you check your benefits prior to receiving services to know what your out-of-pocket costs may be and what services are not covered.

You may also be asked to provide credit card information to pay for any out-of-pocket costs (copay, deductible and/or coinsurance, as applicable) when you register at LabCorp. This is voluntary, and BCBSD members are not required to provide this information. If you choose not to submit it, services will still be provided. Afterward, you will be mailed a statement indicating the costs for which you are responsible.